

Information to identify the case:

Debtor 1	<u>Terrance L. Cassidy Sr.</u>	Social Security number or ITIN	xxx-xx-6450
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 23-21884-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Terrance L. Cassidy Sr.

5/1/24

By the court: Carlota M Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Terrance L. Cassidy, Sr.
Debtor

Case No. 23-21884-CMB
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: May 01, 2024

User: auto
Form ID: 318

Page 1 of 4
Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 03, 2024:

Recip ID	Recipient Name and Address
db	+ Terrance L. Cassidy, Sr., 2403 Sidney Street, Suite 208, Pittsburgh, PA 15203-2152
cr	+ Township of Scott, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219 UNITED STATES 15219-1753
15641302	+ Chase, 6716 Grade Lane Bldg. 9, Suite 910, Louisville, KY 40213-3410
15654970	M&T BANK, PO Box 1508, Buffalo, NY 14240
15641307	PNC Bank, Philadelphia, PA 19176-1335
15634352	+ PNC Bank Mortgage Services, 3232 Newmark Drive, Miamisburg, OH 45342-5433
15655623	+ Scott Township, c/o Maiello Brungo & Maiello, LLP, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441
15645163	+ Township of Scott, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: BRCCRAWFORD.COM	May 02 2024 04:15:00	Rosemary C. Crawford, Crawford McDonald, LLC., P.O. Box 355, Allison Park, PA 15101-0355
smg	EDI: PENNDEPTREV	May 02 2024 04:15:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 02 2024 00:56:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	May 02 2024 04:15:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 02 2024 00:56:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: bkfilings@zwickerpc.com	May 02 2024 00:56:00	American Express National Bank c/o Zwicker & Assoc, 80 Minuteman Road, P.O. Box 9043, Andover, MA 01810-0943
cr	+ Email/Text: ebnjts@grblaw.com	May 02 2024 00:55:00	City of Pittsburgh and School District of Pittsbur, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219, UNITED STATES 15219-1753
cr	Email/PDF: resurgentbknofications@resurgent.com	May 02 2024 01:42:37	LVNV Funding LLC, c/o Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587
15641299	+ EDI: WFNNB.COM	May 02 2024 04:15:00	American Express, 1 Express Drive, Columbus, OH 43230-1496
15643429	+ Email/Text: bkfilings@zwickerpc.com	May 02 2024 00:56:00	American Express National Bank, AENB, c/o

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			Zwicker and Associates, P.C., Attorneys/Agents for Creditor, P.O. Box 9043, Andover, MA 01810-0943
15641301	EDI: CAPITALONE.COM	May 02 2024 04:15:00	Capital One Bank, P.O. Box 71083, Charlotte, NC 28272-1083
15637388	EDI: CAPITALONE.COM	May 02 2024 04:15:00	Capital One N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15645164	+ Email/Text: ebnjts@grblaw.com	May 02 2024 00:55:00	Chartiers Valley School District, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
15634345	^ MEBN	May 02 2024 00:21:02	Citibank, c/o ARS National Services, P.O. Box 469100, Escondido, CA 92046-9100
15642259	+ EDI: CITICORP	May 02 2024 04:15:00	Citibank, 6716 Grade Lane, Bldg. 9, Suite 910, Louisville, KY 40213-3410
15641303	EDI: CITICORP	May 02 2024 04:15:00	Citibank/Sears, P.O. Box 9001037, Louisville, KY 40290-1037
15634346	+ Email/Text: ngisupport@radiusgs.com	May 02 2024 00:55:00	Citibank/Sears, c/o Radius Global Solutions, P.O. Box 390905, Minneapolis, MN 55439-0905
15645170	+ Email/Text: ebnjts@grblaw.com	May 02 2024 00:55:00	City of Pittsburgh, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
15645168	+ Email/Text: ebnjts@grblaw.com	May 02 2024 00:55:00	City of Pittsburgh & School District of Pittsburgh, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
15641300	^ MEBN	May 02 2024 00:20:56	Comenity Bank, P.O. Box 650972, Dallas, TX 75265-0972
15641304	^ MEBN	May 02 2024 00:20:20	Comenity/Capital Bank, P.O. Box 650965, Dallas, TX 75265-0965
15645161	+ Email/Text: ebnjts@grblaw.com	May 02 2024 00:55:00	County of Allegheny, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
15656456	+ Email/Text: jdryer@bernsteinlaw.com	May 02 2024 00:55:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
15634344	EDI: JPMORGANCHASE	May 02 2024 04:15:00	Chase/Cardmember Service, P.O. Box 1423, Charlotte, NC 28201-1423
15634348	Email/Text: bankruptcydepartment@tsico.com	May 02 2024 00:56:00	JPMorgan Chase, c/o Nationwide Credit, P.O. Box 15130, Wilmington, DE 19850-5130
15635850	Email/PDF: resurgentbknofications@resurgent.com	May 02 2024 01:42:38	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15641308	Email/Text: camanagement@mtb.com	May 02 2024 00:55:00	M&T Bank, P.O. Box 62182, Baltimore, MD 21264-2182
15654039	Email/Text: Bankruptcy.Notices@pnc.com	May 02 2024 00:55:00	PNC Bank NA, Bankruptcy Department, PO BOX 94982, Cleveland, OH 44101
15654978	Email/Text: Bankruptcy.Notices@pnc.com	May 02 2024 00:55:00	PNC Bank, National Association, 3232 Newmark Drive, Miamisburg, OH 45342
15656385	EDI: PRA.COM	May 02 2024 04:15:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15642261	+ EDI: CITICORP	May 02 2024 04:15:00	Sears/CBNA, P.O. Box 9001037, Louisville, KY 40290-1037
15649853	Email/Text: bankruptcy@springoakscapital.com	May 02 2024 00:55:00	Spring Oaks Capital SPV, LLC, P. O. Box 1216, Chesapeake, VA 23327-1216
15641305	EDI: SYNC		

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User: auto

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15641306	EDI: CITICORP	May 02 2024 04:15:00	Synchrony Bank/Lowes, P.O. Box 530914, Atlanta, GA 30353-0914
15654909	Email/Text: BNCnotices@dcmservices.com	May 02 2024 04:15:00	The Home Depot Credit Services, P.O. Box 6028, The Lakes, NV 88901-6028
15656290	Email/Text: BNCnotices@dcmservices.com	May 02 2024 00:55:00	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
		May 02 2024 00:55:00	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123

TOTAL: 36

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK, NATIONAL ASSOCIATION
15634342		American Express
15634343		Capital One Bank
15634347		Comenity/Capital Bank
15634349		M&T Bank
15634350		PNC
15634351		PNC Bank
15634353		Sears/CBNA
15634354		Synchrony Bank?lowes
15634355		The Home Depot/CBNA
aty	*+	Rosemary C. Crawford, Crawford McDonald, LLC., P.O. Box 355, Allison Park, PA 15101-0355
cr	*+	Chartiers Valley School District, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
cr	*+	County of Allegheny, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
cr	*+	Scott Township, c/o Maiello Brungo & Maiello, LLP, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441

TOTAL: 10 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 03, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 1, 2024 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com
Jeffrey R. Hunt	on behalf of Creditor Township of Scott jhunt@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor City of Pittsburgh and School District of Pittsburgh jhunt@grblaw.com

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Jeffrey R. Hunt

on behalf of Creditor County of Allegheny jhunt@grblaw.com

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on behalf of Creditor Chartiers Valley School District jhunt@grblaw.com

Jennifer L. Cerce

on behalf of Creditor Scott Township jlc@mbm-law.net

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com
btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Rodney D. Shepherd

on behalf of Debtor Terrance L. Cassidy Sr. rodsheph@cs.com

Rosemary C. Crawford

on behalf of Trustee Rosemary C. Crawford crawfordmcdonald@aol.com PA68@ecfbis.com

Rosemary C. Crawford

crawfordmcdonald@aol.com PA68@ecfbis.com

TOTAL: 11